1: Ammar E, 1-5 (1951) 1954
MR13 Fellahin MR13
Silwa

to and decided by a Government superior to local sanctions, the esteem of local institutions has been undermined and the traditional structure of authority has lost some of its grip.

If the villagers have increasingly resorted to Government procedures in their disputes, they still consider both Government and Government officials as agencies of imposition and control, and hence to be feared. The identification of any Effendi wearing European suit and fez with a policeman is indicative of the role of the Government in the people's mind. The first strong impact of centralized Government was probably during the reign of Mohammed Ali, when its pressures were felt through conscription, the rigid collection of taxes, and the registration of land. For a long time in Egypt this apprehension held towards the Government was connected with education, since education and conscription were associated during the days of Mohammed Ali, while hitherto war had been the business of a certain caste and farmers were not concerned with it. The fear of Government authorities is reflected in the story of the old man in the village who had been very annoyed and did not speak to his son for a long time because the latter was entangled in a dispute for which the father had to be called to the police station to give evidence. The father considered his going to the police station as a humiliation brought to him by his son.

It is also considered as a betrayal to report cases of infectious diseases to the authorities, as this would cause trouble to the family by involving the father and the mother in governmental queries and procedures. To keep away from governmental institutions was always the safest policy. An example of this is the failure of the branch of the Agricultural Credit Bank established in 1938 to help the farmers to have their crops secured, to borrow money accordingly, and thus to rescue them from falling a prey to usury. The bank has been in fact mainly used by outside crop merchants to buy crops from the village and store them until prices improved. It only functioned to its full capacity during the last war when governmental legislation compelled every farmer to sell part of his crop to the Government according to the land he cultivated. The villagers have never taken to the benefits of the bank, partly because it involved becoming implicated with Government procedures, and partly because it implied loss of prestige, due to dealing with interest, which is religiously forbidden. For the same reason, life insurance is never entertained by the villagers, nor by a great section of the Egyptian society as a whole, partly because it involves interest, as well as because it presents a challenge to man's destiny. In 1950 the branch of the bank in the village had to be closed down. Yet this does not mean that usury is not practised amongst the villagers in Silwa in spite of being condemned by the Koran, although it is not widespread and is avoided as much as possible.[1]

[1] M. Gaudefroy-Demombynes, in talking about the Koranic prohibition of 'riba' (increase, interest) in Moslem society remarks that 'it was in that very society . . . that

212 ideas, for the literary language in which books and newspapers are written is unfamiliar to them (*).

184 The weakness and the sufferings of the fellaheen arise from their abysmal ignorance in a fast-progressing world. The revival which has just been described only accentuates their isolation and dependence.

178 At the same time, if within the mass no substantial changes can be recorded, outside it some progress may be seen, and inside there are some signs of future evolution.

There is a certain growth in the sense of social responsibility. Progressive Egypt is beginning to pay some attention to unprogressive Egypt, clumsily it may be, by fits and starts, and as yet more in theory than in practice, but at least with the desire to help those who cannot help themselves.

641 Today the fellah has legal rights. He is no longer sub-
466 ject to forced labour at the good pleasure of his masters.
671 There is a code of law, and judges to apply it. It is true that the fellah does not always know how to make use of this, but the law exists, where formerly there was no defence.

641 'To put an end to the cruelty of the pasha, to let the
636 fellah's wife and frightened child have what belongs to them', such was the work of Lord Cromer at the end of the nineteenth century (*). This High Commissioner, who gave much thought to the fellaheen, used all his power to obtain for them at least strict justice. The lash was made illegal, and
[651 taxes were fixed at reasonable rates and periods. The fellah
681 is no longer in constant terror of the *sarraf*. He knows
731 how much he has to pay, and realises that if his field has
661] suffered from flood, drought or fire, the tax is remitted. The venality of officials and the selfishness of big landowners often nullify the benefits of these measures. But they have their effect.

In 1912 Lord Cromer's successor, Lord Kitchener, also caused a law to be passed in favour of the fellah, whereby the dwelling of the small farmer, his necessary implements, two of his cattle and five feddans were exempt from seizure. To make the fellah's finances sounder and accustom him to some kind of system the same High Commissioner established Savings Banks in the villages, where the fellah was to
[453] keep his savings. This institution, perhaps because it was

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compulsory, met with little success, and had to be suppressed 453
after the last war.

In 1902, after a trial by the National Bank, the Agricul- 453
tural Bank of Egypt was founded, with the object of pro- 426
viding loans to small farmers at the legal rate of 9%. It opened agencies in all the principal townships, and enjoyed the privilege of being repaid before the taxes. At first it was a success. But the formalities were too complicated, the agencies too far from borrowers in the small villages, the date of repayment too rigidly insisted on, and the whole transaction too public. The fellah preferred to fall back on his moneylender, who was on the spot.

The success of the Agricultural Bank might indeed have been greater if the application of the Five-Feddan Law, by making mortgages impossible, had not dealt it a fatal blow. From the date of this Act the bank abandoned its earlier policy, and in 1930 it went into liquidation.

The system was revived in an improved form in 1931, 657
with the creation of the *Crédit Agricole d'Egypte*, founded 426
by the Government with the co-operation of the big Cairo 474
anks. To assist its operations the Government agreed to advance a million pounds and suspended the Five-Feddan Law in its favour.

The new institution gives advances to small-holders at 7% and to co-operative societies at 5% up to the amounts required for cultivation and harvesting, for the purchase of cattle, and for the improvement of land. It sells selected seeds and manures on credit to small tenant farmers and share-croppers, and advances them up to 80 % of the value of their crops, if these are deposited in the bank's *shoonas*, scattered all over the country. Understanding the fellah mentality, and profiting by the experience of the Agricultural Bank, it has decentralised its operations, leaving fairly wide powers of discretion to its agents, who go into the villages and reduce formalities to a minimum. It has thus won the confidence of the fellaheen and drawn many of them out of the clutches of the moneylenders, without itself suffering in any way from its own creditors. Nevertheless, it is already tending more and more to help the middle and larger landowners.

The reader will have noted the special conditions granted 474
by the *Crédit Agricole* to co-operative societies. These have

113 be found there, sometimes not a single inhabitant."
162 THE STORY OF EGYPT, by 'Abd-el-Latif, a 14th-century Arab doctor of Baghdad.

12. In England in 1941, for example, the agricultural population numbered only four million. Since 1900 alone, a quarter of a million persons have left agriculture.

113 13. Figures given by M. Gourou, in his PAYSANS DU DELTA TONKINOIS, Paris, 1936.

14. Out of the 283,232 persons owning land in this province 216,861 own less than a feddan apiece. The average is two fifths of a feddan.

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● [453 426] 15. A French banking-company founded in 1880 for advances against land. The CRÉDIT AGRICOLE is a newer Government foundation for similar purposes.

16. THE CADASTRAL SURVEY OF EGYPT, 1891-1907, by Capt. H.G. Lyons, Ministry of Finance, Cairo, 1908.

17. The word WAKF comes from an Arabic root meaning to stop, or be at a standstill. The nearest English word is probably trust, or entail.

[423] 18. The result of this disproportionate increase is that the average held by each small owner has grown less. In 1897 owners of less than five feddans held an average of 1.58 feddans. Today the average is 1.82 feddans a head, which is ridiculously small. So the development of rural property in Egypt has affected small holdings only, increasing their number while lessening their average area, whereas large and medium-sized estates have remained almost unchanged, and continue to cover vast areas. See LES GRANDES LIGNES DE L'ECONOMIE AGRICOLE DE L'EGYPTE, by J. Anhoury, Government Press, Cairo, 1941, p. 64.

19. P. Jouguet, L'EGYPTE AU IIIe SIÈCLE, in PRÉCIS D'HISTOIRE D'EGYPTE, Vol. I, p. 393.

20. LE LABOURAGE EN EGYPTE, in BULLETIN DE L'INSTITUT D'EGYPTE, Cairo, 1916, pp. 83-127.